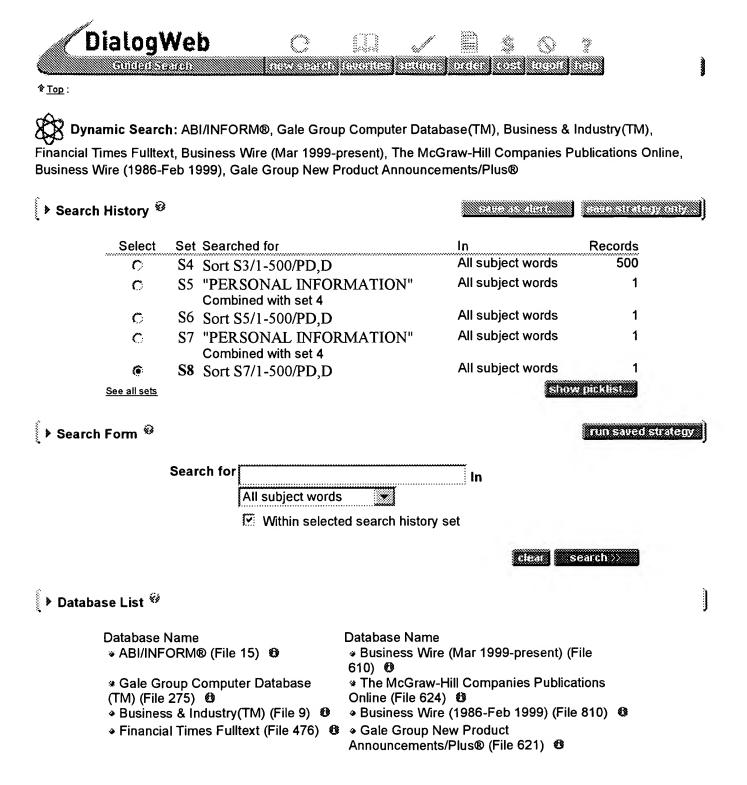
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DATE: Monday, June 27, 2005

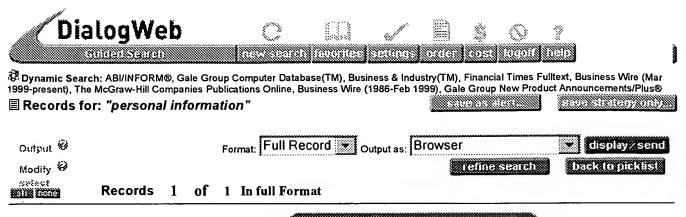
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	L21	user and information	247920
	L20	L19 and user and information	7289
	L19	permission	11846
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	L16	(235/380)[CCLS]	2518
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	L14	(705/74)[CCLS]	53
	L13	(705/59)[CCLS]	191
	L12	(705/58)[CCLS]	129
	L11	(705/57)[CCLS]	334
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	L7	(705/54)[CCLS]	103
	L6	(705/53)[CCLS]	95
	L5	(705/52)[CCLS]	185
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	L3	(705/5)[CCLS]	215
	L2	(705/1)[CCLS]	876
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**Keeping Data Secure** 

Simpson, Burney

Credit Card Management v18n2 pp: 42-45

May 2005

ISSN: 0896-9329 Journal Code: CCM

Document Type: Periodical; Feature Language: English Record Type: Fulltext Length:

3 Pages

**Special Feature:** Graphs Word Count: 2082

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A ban on the use of Social security numbers as an identifier would mean a complete revamping of the consumerinformation databases that issuers, collectors and their vendors use to work with their customers. Moreover, business may be forced to return to using consumer names as an identifier, leading to huge expenses and brainnumbing confusion, says Rozanne M. Andersen, senior vice president of ACA International, the Edina, Minn.-based trade association for collections agencies.

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It may be that the use of Social Security numbers as an identifier is so pervasive that any ban would be near impossible. But politicians are looking for ways to better regulate how the numbers are safely secured, traded, analyzed and used.

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Congress held a number of hearings related to the data thefts and losses, and several proposals have come forward that observers believe could earn widespread support.

The possible new regulations affecting the consumer data industry still are being negotiated on Capitol Hill. What appears definite is that companies that use consumers' personal information soon will be seeing tougher restrictions on that data. Further, any firm or person that holds that information will have to be more stringent in controlling outsiders' access to the data.

The collection industry has been vocal on potential legislation because it relies on consumer data to track debtors. One fear is that Congress will overreact and attempt to completely end access to swaths of consumer data.

"Every constituent is interested in privacy. So we hear of these violations. Congress's answer is to regulate," says Stuart R. Blatt, an attorney with collections law firm Margolis, Pritzker, Epstein & Blatt RA. of Towson, Md. "We must get there hefore (a bill is) passed. We need to form coalitions to educate Congress, and we need a coordinated argument."

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California has taken the lead in enacting legislation addressing identity theft, possibly because more consumers there are victims of the crime. A California rule requiring data houses to inform affected consumers if their information is breached has been credited with publicizing the loss of data by ChoicePoint.

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The Consumer Banking Survey 2005 from the Framingham, Mass.-based Financial Insights involved phone surveys of 1,000 consumers ages 18 and older in January, before the spate of data-loss and theft incidents received widespread public attention.

Political observers also are watching whether the Federal Trade Commission will become the regulator and enforcer of the proposed rules. Members of the Banking Committee clearly were frustrated by the lack of an overarching agency that policed the data-information industry.

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The ACA is opposed to putting the oversight of consumer data under the control of one federal agency, says Andersen. "No one agency oversees all the firms that store consumer information," she says. "The FTC does not regulate banks. The Federal Deposit Insurance Corp. and the Office of the Comptroller of the Currency do." It would be better to expand the authority of these regulators to include oversight of consumer data in their areas, says Andersen.

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DialogWeb Output Page 5 of 6

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It is too early to tell the likelihood of any of these proposals becoming law. A veteran lobbyist speaking anonymously notes that Barton and other Republicans are intensely interested in these issues, and Republicans control both the Senate and the House. That puts a near lock on passage of a bill setting national standards on the security of consumer data and tougher penalties for security breaches, the lobbyist believes.

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#### THIS IS THE FULL-TEXT.

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Geographic Names: United States; US

Descriptors: Federal legislation; Right of privacy; Personal information; Consumer

protection; Financial services; Identity theft; Disclosure

Classification Codes: 9190 (CN=United States), 4320 (CN=Legislation), 1200 (CN=Social

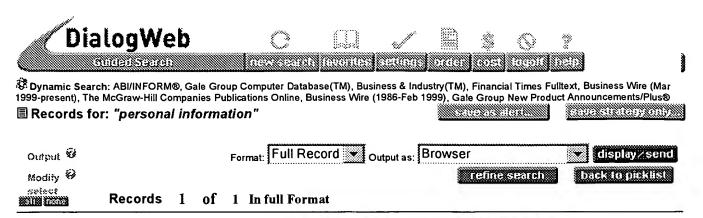
policy); 8120 (CN=Retail banking)

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02903553 844038081 **Keeping Data Secure** 

Simpson, Burney

Credit Card Management v18n2 pp: 42-45

May 2005

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